

EXHIBIT L

Banking Terminology

THIRD EDITION



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iii

Contents

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Introduction

Dictionary of

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Bank Performance

Glossary of Economic

Federal Reserve System

Other Addresses

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loan schedule

forth specific criteria for when a sale of a loan may be recorded as a sale, as opposed to a collateralized borrowing. Recourse is one of the primary factors taken into consideration. Legal documentation, as well as economic substance, may differ for various types of transactions referred to as sales.

loan schedule A list of the due dates, amounts of payments, balances after payments, and other information relevant to a specific loan.

loan shark A person or firm that lends money to a poor credit risk at an excessively high or illegal rate of interest.

loan submission A package consisting of papers and documents required for the approval of a loan.

loan swap The exchange by one lender of all or part of a particular loan with a second lender for all or part of a loan to the same or a different borrower. Under generally accepted accounting principles (GAAP), if the loans swapped are deemed to be substantially-the-same (as defined in GAAP), there is generally no gain or loss recognized. If the loans swapped are not substantially-the-same, the fair values of the loans are considered in determining the amount of gain or loss to be recognized. *See also* fair value; LDC loan swaps; substantially-the-same.

loan syndication A group of banks that join together to make a loan too large for one bank to make.

loan-to-value ratio The ratio between the amount of a loan and the appraised value of the security for that loan, expressed as a percentage of the appraised value.

216

lobby depository A receptacle on a bank's premises that allows customers to make deposits without teller assistance.

local *See* floor trader.

local item A deposited check drawn on another bank within the same city or geographic area.

local system A computer system not connected to any other computer facility.

local transaction date The month and day on which a transaction takes place.

lockbox A banking service provided for the rapid collection of a customer's receivables and rapid credit to the customer's account. The service includes collecting the mail from the company's post office box; sorting, totaling, and recording the payments; processing the items; and making the necessary bank deposit.

locked-in trade An executed trade, the terms of which have been agreed to by both parties. A locked-in trade is guaranteed by the clearing corporation to settle, unless both parties agree to cancel the trade.

locked market A market in which the bid price equals the asked price.

lockup certificates of deposit Certificates of deposit sold with the understanding that they will not be traded.

log A record of everything pertinent to a machine run, including an identification of the machine run; record of any alteration of switch settings; identification of input and output tapes; copy of mutual key-ins; identification of all machine errors and failures; and record of all actions taken.

217

logging The p on a storage of particular type system activit

logical flowchart of work order built-in operat of a specific m symbolic notat the information input, output, logical operati

log-normal distribution probability dist expressed in log distribution is c assets or comm implies that the ity but cannot f also normal dist

long (1) Owning contracted to se tion established bought a future closed out the p offsetting sale. establish a long to buy a futures

long coupon A t tered, with an in period longer th payment interval example, a bond semiannually is s "coupon" if the fi scheduled more t the dated date of

long hedge A hedging a futu hedge locks in a j received at a futu or exporters may protection against cash price of a co

long position (1) or market maker

328

skimming A fraudulent reading of magnetically encoded data from a card; transferring such data to another card.

skimming pricing Using a high initial price for a new product.

account A borrower or cardholder with a past-due balance who cannot be found.

1-day settlement A trade that is settled 1 day later than the normal settlement.

payment An option to skip theember payment, offered annually to shareholders who meet specified requirements.

person With respect to a general skipping transfer, a recipient or beneficiary who is at least two generations below that of the transfer.

tracing The process of locating owners who have stopped making their loan payments and cannot be located by their last known address or employer.

paper A security whose market value appears not to reflect some basic movement in the company's position or some general upward movement of comparable securities in the market.

pay and unsatisfactory account Designation for an extension of credit indicating that it has not been paid as agreed or according to contract terms.

JGS (state and local government issues) Special U.S. government securities that are sold by the Secretary of the Treasury to states, municipalities, and other local government bodies.

329

through individual subscription agreements. The interest rates and maturities of SLUGS are arranged to comply with arbitrage restrictions imposed under Section 103 of the Internal Revenue Code. SLUGS are most commonly used for deposit in escrow in connection with the issuance of refunding bonds.

Small Business Administration (SBA) An independent federal agency, created in 1953, to help small businesses. The SBA makes loans directly or guarantees loans made to small businesses.

Small Business Investment Act of 1958 Federal legislation that provides the current authority for the Small Business Administration to aid in financing small businesses.

small business investment company A private firm that provides equity financing, long-term loans, and managerial services to small businesses. These firms were established under the Small Business Investment Act of 1958 and are licensed, regulated, and partially subsidized by the Small Business Administration.

smart card A credit card imbedded with a microprocessor that gives the card the capacity to compute or to communicate information. For example, a smart card may include such information as a cardholder's secret code, which makes possible off-line authorization, with verification by the card's microprocessor.

Smithsonian Agreement (1971) An international agreement resulting in a devaluation of the U.S. dollar in relation to other currencies.

social responsibility The obligation of a company to conduct business activities in a way that does not adversely affect its customers or the community as a whole and to devote a portion of its resources to civic improvement efforts.

societal marketing As a result of the consumer movement, marketing by banks that involves public affairs programs, consumer financial counseling, and education in general.

Society for Worldwide Interbank Financial Telecommunication (S.W.I.F.T.) A nonprofit, cooperative organization of international banks that provides an international telecommunication system for the exchange of electronic information among banks.

software A set of programs, procedures, and possibly associated documentation, concerned with the operation of a computer. *Compare with hardware.*

sole corporation A one-person corporation whose authority, duties, and powers are attached to and vested in the office and not in the person who currently holds the office.

sole proprietorship A business owned and operated by one person.

solid logic technology Miniaturized modules, used in computers, that increase the speed of the circuitry by reducing the distance that currents travel.

sort The distribution of anything into particular groups, following a specified classification system (for example, grouping checks so they can be sent to the bank on which they are drawn). The classification can be alphabetic, numeric, by location, and so on.

source (1) Origin. (2) Original document.

source

The Dictionary of

BANKING

Over 5,000 Terms Defined and Explained

Charles J. Woelfel

A BankLine Publication



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BANKLINE

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COMMAND An act by which human powers are ordered and moved to action.

COMMERCE A trade, business, industry, or interchange of goods for a profit.

COMMERCE DEPARTMENT An executive branch department under the direction of the Secretary of Commerce dealing with such matters at the national oceanic and atmospheric administration, the international trade administration, export administration, economic affairs, and travel and tourism.

COMMERCIAL BANK A name given to one of the classes of nongovernmental banking institutions under bank. Commercial banks are designed primarily to finance the production, distribution, and sale of goods as well as providing long-term or capital funds. The term full-service banking has been promoted in recent years as a more descriptive term because of the diversification of commercial banks into many operations other than commercial lending, including consumer banking, mortgage banking, commercial sales financing and factoring, international banking, trust banking, and many other functions.

COMMERCIAL BORROWERS Merchants who borrow on short-term notes largely to finance inventories or who realize on notes and accounts receivable by discounting them.

COMMERCIAL CREDIT Used to indicate credit furnished to manufacturers, wholesalers, jobbers, and retailers—those engaged in the manufacture and distribution of commodities; a transaction involving the use of a commercial letter of credit.

COMMERCIAL CREDIT COMPANIES Concerns also known as credit or finance companies, engaged in the business of lending or buying and collecting on installment contracts and open book accounts from manufacturers and merchants.

COMMERCIAL CREDIT DOCUMENTS A generic term for instruments used in connection with commercial loans, such as bills of lading.

COMMERCIAL DISCOUNTS Notes given to lending banks by mercantile firms upon which interest is paid in advance; cash discounts offered by a seller to a purchaser to

encourage the payment of invoices in advance of maturity allowed by the terms of credit.

COMMERCIAL FINANCING Financing provided for current open accounts receivable, inventories, fixed assets, and certain securities of manufacturers, wholesalers, mills, and converters on a nonnotification plan (not giving notice to customers of the assignment of the invoices) on various bases as to assumption of liability by the finance company or other lender.

COMMERCIAL LETTER OF CREDIT A letter of credit issued specifically to facilitate trade or commerce.

COMMERCIAL LOAN Extension of credit for activities of business other than the acquisition and holding of real estate.

COMMERCIAL PAPER All classes of short-term negotiable instruments (notes, bills, and acceptances) that arise out of commercial, as distinguished from speculative, investment, real estate, person, or public transactions, usually sold on a discount basis; short-term notes, bills of exchange, and acceptances arising out of industrial, agricultural, or commercial transactions, the essential qualities of which are short-term maturity (not exceeding nine months), having an automatic or self-liquidating nature, and nonspeculativeness in origin and purpose of use.

COMMERCIAL PAPER FUTURES The commercial paper futures contract on the Chicago Board of Trade that calls for delivery of prime commercial paper rated A-1 by Standard & Poor's Corporation and P-1 by Moody's Investors Services, and approved as deliverable by the Chicago Board of Trade, maturing not more than 90 days from the date of delivery.

COMMERCIAL PAPER NAMES Among bank credit persons, a reference to corporations and partnerships that habitually borrow through the open market by issuing commercial paper.

COMMERCIAL REAL ESTATE LOANS Loans secured by nonfarm, nonresidential properties.

COMMINGLING To mix or combine, as with the investment or trust funds of individuals.

COMMISSION In general, compensation paid by a principal to an agent for services rendered in that capacity; the charge made by brokers or banks for various services rendered to customers.

COMMISSION CREDIT BUREAU A special mercantile agency, whose services are confined to the release of credit information upon textile and dry goods names, including all branches of these trades.

COMMISSIONER OF BANKING In state regulation of banks and trust companies, a title to designate the official charged with such responsibility; also known as superintendent of banks in some states.

COMMISSION HOUSE A brokerage concern, whose members are also members of a stock or other exchange and execute orders to buy and sell on such exchange or exchanges, as distinguished from exchange members who trade only for their own accounts.

COMMISSION TRADE A transaction in which the legal relationship is that of principal (customer) and agent (broker) and in which the broker is compensated for services by a commission.

COMMITMENT A pledge or engagement; a contract involving financial responsibility or a contingent financial obligation to be performed in the future, e.g., an obligation to pay for subscribed stock on call, to take up bonds subscribed or purchased on the delivery date, or orders entrusted to a broker for buying and selling securities.

COMMITMENT FEES Bank charges associated with an agreement that obligates the bank to make a loan under specific conditions.

COMMITTEE FOR ECONOMIC DEVELOPMENT An independent, nonprofit, nonpartisan, and nonpolitical, research and education organization consisting of business executives and educators.

COMMITTEE ON LUNACY A person appointed by a court, usually upon the initiative or relatives, to administer the affairs and protect the state of a person adjudged to be a lunatic. The term is synonymous with *conservator*.

COMMITTEE ON UNIFORM SECURITIES IDENTIFICATION PROCEDURES A committee of the American Bankers Association that devised numerical and alphabetical descriptions of securities traded on the exchanges and in the over-the-counter markets, as well as certain others.

COMMODITIES A basic agricultural, mineral, or other basic product traded on a commodity exchange.

COMMODITY CREDIT CORPORATION An agency of the United States, authorized to (1) support prices of agricultural commodities through loans, purchases, payments, and other operations; (2) make available materials and facilities required in the production and marketing of agricultural commodities; (3) procure agricultural commodities for sale to other government agencies, foreign governments, and domestic, foreign, or international relief or rehabilitation agencies, and to meet domestic requirements; (4)

SELLING OUT

derwriting group who purchase securities from one or more of the underwriters and then resell them to their customers.

SELLING OUT The exercise of the legal right accorded a broker to close out an account of a customer, or of a bank to close out a broker's loan, for failure to furnish additional margin when demanded.

SELLING SHORT A short sale.

SEMIANNUAL INTEREST Interest that is payable twice a year, as required upon the maturity of bonds.

SEMIMUNICIPAL BONDS Bonds that are not necessarily the obligation of all the taxpayers of the issuing municipality, but that are obligations of such taxpayers who secure the benefit of the improvements constructed from the proceeds of those bonds.

SENDER "Any of the following that sends an item to a Federal Reserve bank for forwarding collections: a depository institution, a clearing institution, another Federal Reserve bank, an international organization, a foreign correspondent, or a branch or agency of a foreign bank maintaining reserves under Section 7 of the International Banking Act of 1978." Regulation J, 12 CFR 210.2 (1)

SENIOR ISSUE Senior bonds.

SEQUENTIAL SAMPLING Sample items not taken simultaneously, but sequentially.

SERIAL BONDS Bonds having multiple maturities instead of a single maturity for payment of principal.

SERIES E U.S. Savings Bonds issued before December 1965 that stop earning interest 40 years from their issue dates, and those issued after November 1965 will stop earning interest 30 years from their issue dates.

SERIES EE U.S. Savings Bonds designed to provide a safe, convenient investment medium for small investors and groups at a relative attractive yield with protection against market price fluctuations, sold at a 50 percent of face value in denominations from \$50 to \$10,000, with interest accruing through periodic increases in redemption value.

SERIES H U.S. Savings Bonds issued through December 1979 and having a final maturity 30 years from their issue date.

SERIES HH CURRENT INCOME BONDS U.S. Savings Bonds that pay interest semi-annually, available in exchange for Series E and EE Savings Bonds and savings notes with a total redemption value of \$500 or more, or through the reinvestment of the redemption proceeds of matured Series H bonds, issued at face value in denominations from \$500 to \$10,000, have a maturity of 10 years with a 10-year extended maturity period.

SERVICE CORPORATION A subsidiary of a bank or thrift institution that provides services, excluding the deposit function, for the entity that owns the service corporation or customers.

SERVICE INCOME Income from servicing loans.

SERVICE POTENTIAL A basic characteristic of assets reflecting future economic benefit; the scarce capacity to provide services or benefits to the entity that uses them.

SERVICE SALES TRANSACTION A transaction between a seller and a buyer in which, for a mutually agreed price, the seller performs, agrees to perform, or agrees to maintain readiness to perform an act or acts, including permitting others to use enterprise resources that do not alone produce a tangible commodity or product as the principal intended result, such as advertising agencies, computer service organizations, employment agencies, engineering firms, accounting firms, law firms, and many others.

SERVICING As applied to banking, the collection of mortgage payments, securing of escrow funds, payment of property taxes and insurance from the escrowed funds, monitoring delinquencies, accounting for and remitting principal and interest payments to the investor, and other services.

SERVICING RIGHTS Collection of payments from individual borrowers, the follow-up with delinquent borrowers, and the processing of escrow collections and payments, rights that may either be released with sold loans or retained.

SETTLEMENT RISK A risk that networks assume when payments are provisional or when a system participant is unable to settle its net debt position at the appointed time.

SETTLEMENT In general, the striking of a balance between two or more parties having mutual dealings with one another and payment of the debit balance by the debtor to the creditor; the striking of balances among members of a clearinghouse association; the process by which purchases and sales of securities among brokers are determined and the balances paid off at the stock exchange clearinghouse; a reference to when and how a financial transaction transaction must be settled or is settled according to an agreement.

SETTLEMENT CLERK In banking practice, the name given to the bank representative or clerk who receives packages of checks delivered from each presenting bank and determines the total amount of checks so presented at the clearinghouse each day.

SETTLEMENT PRICE The end-of-day price used to calculate gains and losses in future

market accounts.
SETTLEMENT RISK The operational difficulties w/ of funds even where the to perform.

SETTLEMENT SHEET T which a teller makes set each day.

SETTLING The procedure cash is proved against the also referred to as makii

SETTLOR A trustor, donor, creates a voluntary tri "settles" an income, or beneficiary.

SEVERANCE TAX A tax le and extraction of a natur gas, oil, or coal, assessed product extracted on the

SEXUAL HARASSMENT I advances, requests for : other verbal or physical c nature, viewed as a "barg; or as environmental sexu

SHADE A slight concession

SHARE A unit of stock owne tion or other association.

SHARE ACCOUNT Funds in purchased by a member o depositor that are received union in its usual course o which the credit union has gated to give, credit to th depositor.

SHARE CAPITAL The part c corporation that is represen ing shares of stock as dis "loan capital," which is re and floating debt.

SHARE CERTIFICATE A tra transferable ownership instr at a credit union that provic in the underlying agreemen amount of shares is payable to a specified person.

SHARED APPRECIATION Shared equity; a mortgage i rower agrees to share with able percent (often 30 to 50 appreciation in the propert the borrower sells or transfe or after a specified number typically have a relatively lc

SHARED EQUITY An arranger co-mortgagor helps a buyer proval and in return receives or a share of the equity in th

SHARE DRAFT A negotiable or draft signed by an account ho credit union on which the dr pay a certain sum of money or

THE INTERNATIONAL
DICTIONARY
of
DATA
COMMUNICATIONS

ROBERT A. SAIGH

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10 9 8 7 6 5 4 3 2 1

PREFACE

ABOUT THE

DEFINITION

APPENDIX A
Data Comm:

APPENDIX E
United State
Technology

APPENDIX C
Internal Tele

APPENDIX I
Internationa
Network Ha

APPENDIX E
Internationa
Network Sof

APPENDIX F
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APPENDIX C
Internationa

Real mode

Real mode: An Intel operating mode that gives one program at a time a defined area of Random Access Memory (RAM) and direct access to peripherals.

Real time: The immediate processing of time-dependent input, such as point-of-sale transactions or computer-assisted instruction.

Real-time clock: A battery-powered clock built into a computer that keeps track of the time of day even when the power is off (not to be confused with the system clock that governs microprocessor cycles).

Reboot: Restart a computer, often necessary after a crash to re-initialize the Random Access Memory (RAM); usually generated from the keyboard or a reset button, but after severe crashes, the computer may have to be turned off and back on. See **Programmer's switch**.

Rec: One of the seven UseNet newsgroup hierarchies in UseNet, containing groups by recreational interests, including movies, comics, science fiction, audio systems, sports cars, aviation, collections and music of all kinds, brewing, cooking, board games, humor, and numerous individual sports.

Recalculation method: The way a spreadsheet program recalculates cell values after cell contents are changed. See **Recalculation order**.

Recalculation order: The sequence in which spreadsheet calculations are performed when new values, labels, or formulas are entered. Options recalculations by column or row, and natural recalculation.

Receive-Only (RO): A one-way device such as a printer plotter or graphics display that cannot send data.

Receive-Only (RO) device: A teletypewriter without a keyboard, used where no input to the computer is necessary.

Recommended Standard 232 (RS-232 or RS232C): (1) The electrical, mechanical, and procedural standard interface developed by the Electronic Industries Association (EIA) for communications among computers, printers, and modems. (2) The mechanical and electrical specification for asynchronous transmission between Data Terminal Equipment (DTE) and Data Communication Equipment (DCE); external peripherals such as modems are attached to personal computers through an RS-232-compatible serial port. See **Modem; Printer; Scanner**.

Recommended Standard 336 (RS-336): A specification for the interface between a modem (Data Communication Equipment or DCE) and

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chronon
Kilobits
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(DTE) a

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Record: See

Record lock
writing to

Record-ori
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agement pi
Data retriev

Record print
data record

Recover: Brin
erased or lc
to write dat

Recoverable
crash or th

Recursion: Pr
repetitive c:

Translate

Translate: Convert a file from one format to another or a program from one programming language to another.

Transmission code: A code for sending information over telephone lines.

Transmission control: The layer in the Systems Network Architecture (SNA) that manages communications.

Transmission control character: Any character used to control or facilitate transmission of data between Data Terminal Equipment (DTE), initiating such operations as addressing, polling, delimiting and blocking messages, and checking for transmission errors.

Transmission Control Protocol (TCP): A specification for software that bundles and unbundles data into packets, manages network transmission of packets, and checks for errors.

Transmission Control Protocol/Internet Protocol (TCP/IP): A set of communications standards created by the U.S. Department of Defense (DOD) in the 19701 that has now become an accepted way to connect different types of computers in networks because the standards now support so many programs. Occasionally called Transfer Control Protocol/Internet Protocol.

Transmit: To send information electronically.

Transparency: A clear piece of acetate on which information can be written or printed (by laser, ink jet, or copier, though different materials may be required) for display by overhead projection.

Transparency adapter: An attachment that lets scanners scan slides and transparencies.

Transparent: A computer operation or entity that is invisible to those using it (e.g., the formatting codes a program inserts in the document that are not present on the screen).

Transparent Bridging (TB): An Internet Engineering Task Force (IETF) standard using a Spanning Tree Algorithm where the behavior of the bridge is transparent to the traffic.

Transport connection: A communications path that is a virtual circuit between users.

Transport layer: The fourth layer of the seven layers in the Open Systems Interconnection (OSI) model, above the network, data-link, and physical layers. The transport layer is responsible for the integr-



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Just as the way comp of the dictio Web site has a glossary and a first two editic site, the expan

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Once again, now masterful thanks go to C out many eri (www.pcguide.com) course, I accept. Lastly, thanks mailed encour to this informa being an auth response from I had not expe back from reac

file allocation table A table that the operating system uses to locate files on a disk. Because of fragmentation, a file may be divided into many sections that are scattered around the disk. The FAT keeps track of all these pieces.

In DOS systems, FATs are stored in *hidden files*, called *FAT files*.

The FAT system for older versions of Windows 95 is called VFAT, and the one for new versions of Windows 95 and Windows 98 is called FAT32.

⇒ See also CLUSTER; DISK; FAT32; FILE; FILE MANAGEMENT SYSTEM; FRAGMENTATION; PARTITION; SLACK SPACE; VFAT.

file attribute See under ATTRIBUTE.

file compression See under DATA COMPRESSION and *packed file*.

⇒ See also DATA COMPRESSION; PACKED FILE.

file defragmentation See under FRAGMENTATION.

file extension See EXTENSION.

file format A format for encoding information in a file. Each different type of file has a different file format. The file format specifies first whether the file is a binary or ASCII file, and second, how the information is organized.

⇒ See also FILE; FORMAT; GRAPHICS FILE FORMATS; PDF.

file fragmentation See FRAGMENTATION.

file locking See under LOCK.

file management system The system that an operating system or program uses to organize and keep track of files. For example, a *hierarchical file system* is one that uses directories to organize files into a tree structure.

Although the operating system provides its own file management system, you can buy separate file management systems. These systems interact smoothly with the operating system but provide more features, such as improved backup procedures and stricter file protection.

⇒ See also DIRECTORY; FAT32; FILE ALLOCATION TABLE; HIERARCHICAL; NFS; NTFS; VFAT; VSAM.

filename The name of a file. All files have names. Different operating systems impose different restrictions on filenames. Most operating systems, for example, prohibit the use of certain characters in a filename and impose a limit on the length of a filename. In addition, many systems, in-

provided by the Centronics port.

Macintoshes have a SCSI port, which is parallel but more flexible.

⇒ See also CENTRONICS INTERFACE; ECP; EPP; IrDA; LOCALTALK; PARALLEL; PORT; SCSI; SERIAL PORT; USB.

parallel processing The simultaneous use of more than one CPU to execute a program. Ideally, parallel processing makes a program run faster because there are more engines (CPUs) running it. In practice, it is often difficult to divide a program in such a way that separate CPUs can execute different portions without interfering with one another.

Most computers have just one CPU, but some models have several. There are even computers with thousands of CPUs. With single-CPU computers, it is possible to perform parallel processing by connecting the computers in a network. However, this type of parallel processing requires very sophisticated software called distributed processing software.

Note that parallel processing differs from multitasking, in which a single CPU executes several programs at once.

Parallel processing is also called *parallel computing*.

⇒ See also CLUSTERING; CPU; DISTRIBUTED PROCESSING; HIGH PERFORMANCE COMPUTING; MPP; MULTITASKING; NUMA; SUPERSCALAR.

parameter 1. Characteristic. For example, *specifying parameters* means defining the characteristics of something. In general, parameters are used to customize a program. For example, filenames, page lengths, and font specifications could all be considered parameters. **2.** In programming, the term *parameter* is synonymous with *argument*, a value that is passed to a routine.

⇒ See also ARGUMENT; ROUTINE.

parameter RAM (PRAM) See PRAM.

parent directory Refers to the directory (or folder) above another directory (or folder). Every directory, except the root directory, lies beneath another directory. The higher directory is called the *parent directory*, and the lower directory is called a subdirectory. In DOS and UNIX systems, the parent directory is identified by two dots (..).

⇒ See also DIRECTORY; ROOT DIRECTORY.

parity The quality of being either odd or even. The fact that all numbers have a parity is commonly used in data communications to ensure the validity of data. This is called *parity checking*.

⇒ See also PARITY CHECKING.

parity bit See under PARITY CHECKING.

parity checking In communications, *parity checking* refers to the use of

tected mode extender is run first.

⇒ See also DOS; EXTENDED MEMORY; INTEL MICROPROCESSORS; MICROSOFT WINDOWS; MULTITASKING; OS/2; PROTECTED MODE; VIRTUAL MEMORY.

real time Immediate response by a computer system. The term is used to describe a number of different computer features. For example, real-time operating systems are systems that respond to input immediately. They are used for such tasks as navigation, in which the computer must react to a steady flow of new information without interruption. Most general-purpose operating systems are not real-time because they can take a few seconds, or even minutes, to react.

Real time can also refer to events simulated by a computer at the same speed that they would occur in real life. In graphics animation, for example, a real-time program would display objects moving across the screen at the same speed that they would actually move.

⇒ See also ISOCHRONOUS; OPERATING SYSTEM; OS/9.

real-time clock A clock that keeps track of the time even when the computer is turned off. Real-time clocks run on a special battery that is not connected to the normal power supply. In contrast, clocks that are not real-time do not function when the computer is off.

Do not confuse a computer's real-time clock with its CPU clock. The CPU clock regulates the execution of instructions.

⇒ See also CLOCK SPEED; CPU.

Real Time Streaming Protocol See RTSP.

Real-Time Transport Protocol See RTP.

RealVideo A streaming technology developed by RealNetworks for transmitting live video over the Internet. RealVideo uses a variety of data compression techniques and works with both normal IP connections as well as IP Multicast connections.

⇒ See also IP MULTICAST; REALAUDIO; STREAMING.

reboot To restart a computer. In DOS, you can reboot by pressing the Alt, Control, and Delete keys simultaneously. This is called a warm boot. You can also perform a cold boot by turning the computer off and then on again.

On Macs, you reboot by selecting the "Restart" option from the Special menu.

⇒ See also BOOT.

recalculate In spreadsheet programs, *recalculation* refers to computing the values of cells in a spreadsheet. Recalculation is necessary whenever you change a formula or enter new data into one or more cells. Depending on

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Dedi

To my

8 track buffering

DSI drives are track-buffered) should have *interleave* tors of 1.

trackpad A pointing device that allows you to move the mouse pointer by sliding a finger around on a touch-sensitive face. To click, you tap your finger on the surface or press a button.

ticks per inch (tpi) A measurement of the data-storage density of magnetic disks, such as *floppy disks*. The greater the tpi, the more data the disk can hold. In DOS, double-density 5 $\frac{1}{4}$ -inch floppy disks are formatted with 48 tpi, and high-density 5 $\frac{1}{4}$ -inch disks are formatted with 96 tpi. High-density 3 $\frac{1}{2}$ -inch floppy disks are formatted with 135 tpi.

track-to-track seek time The time a hard or floppy disk drive requires to move the *read/write head* from one *track* to the next. Track-to-track seek time is much less important than *access time* in comparing disk drives.

tractor feed A printer paper-feed mechanism in which *continuous paper* is pulled (or pushed) into and through the printer by a sprocket wheel. The sprockets fit into prepunched holes along the left and right edges of the paper. Dot-matrix printers usually come with tractor-feed mechanisms. Tractor-feed printers require you spend time carefully separating the pages before printing.

traffic The volume of messages sent over a *network*.

transactional application In a *local area network (LAN)*, a program that creates and maintains a master record of all the interactions in which *network participants* engage, such as filling invoices or time-billing forms. If a system *crash* results in the loss of data, this record can be used to restore data files to an earlier state. See *nontransactional application*.

transceiver Concatenation of transmitter and receiver. 1. In local area networks (*LANs*), an adapter that enables a workstation to connect to the network cabling. 2. In wireless wide area networks (*WANs*), a *modem* that can send and receive data via radio frequencies. See *personal digital assistant (PDA)*.

transducer A device that converts a detectable physical phenomenon, such as sound, pressure, or light, into electronic signals that can be processed by a computer.

transmitter 519

transfer rate The number of bytes of data that can be transferred per second from a disk to the *microprocessor*, after the *read/write head* reaches the data. The maximum transfer rate is limited by how fast the disk rotates and the *areal density* of the data on the disk (or how fast data passes under the drive head). These inflexible hardware limitations can be overcome by caching disk information. See *access time*, *Enhanced System Device Interface (ESDI)*, *hardware cache*, and *Small Computer System Interface (SCSI)*.

transient See *surge*.

transient command See *external command*.

transistor An electronic device, with three connectors, that can be used for switching or amplification. Invented at Bell Laboratories in 1947, transistors are simple *semiconductor* devices that provide an inexpensive, low-power replacement for the bulky, power-consuming, and unreliable vacuum tubes that were used previously for amplification and switching purposes in electronic circuits.

transistor-transistor logic (TTL) monitor An obsolete type of *monochrome monitor* that accepts *digital video signals*. TTL monitors work only with *Hercules* and *MDA video adapters*, and have been replaced by monitors that conform to *Video Graphics Array (VGA)* and *Super VGA* display standards.

translate To convert a *data file* from one *file format* to another, or to convert a *program* from one *programming language* or *operating system* to another.

Transmission Control Protocol (TCP) On the *Internet*, the protocol (standard) that permits two Internet-connected computers to establish a reliable connection. TCP ensures reliable data delivery with a method known as Positive Acknowledgment with Re-Transmission (PAR). The computer that sends the data continues to do so until it receives a confirmation from the receiving computer that the data has been received intact. See *Internet Protocol* and *TCP/IP*.

Transmission Control Protocol/Internet Protocol See *TCP/IP*.

transmitter In *push media*, a program that sends updated information to subscribers. An example is Castanet's Transmitter,

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ready-mix

Also, **ready-made**. [*< F < E*; term introduced by Du-champ in 1915]

ready-mix (*red'ē miks'*, *-miks'*), *n.* 1. a commercial preparation in which the principal ingredients have already been mixed for easy use: *a novice cook's reliance on ready-mixes*. —adj. 2. also, **readymixed**, being a ready-mix, consisting of ingredients that are already mixed: *ready-mix pancakes*. [1945-50]

ready'mon'ey, money that is in hand or may be obtained quickly or easily; cash. [1870-75]

ready'y reck'on'er, reckoner (def. 2). [1750-60]

ready' room', a room in which members of an aircrew await their orders for takeoff. [1940-45, Amer.]

ready-to-wear (*red'ē tō wār'*), *n.* 1. clothing made in standard sizes; ready-made clothing. —adj. 2. pertaining to or dealing in such clothing: *the ready-to-wear business*; *a ready-to-wear shop*. Cf. **made-to-measure**, **made-to-order**. [1890-95, Amer.]

ready-wit'ted (*red'ē wit' id*), *adj.* having a quick wit or intelligence. [1575-85] —**read'y-wit'ted-ly**, *adv.* —**read'y-wit'ted-ness**, *n.*

Rea·gan (*rē'ə gān*), *n.* Ronald (Wilson), born 1911, 40th president of the U.S. 1981-89.

Rea·gan·om·ics (*rā'gā nom'iks*), *n.* the economic policies put forth by the administration of President Ronald Reagan, esp. as emphasizing supply-side theory. [1980-85; b. **REAGAN** and **ECONOMICS**] —**Rea·gan·om·ic**, *ic.* *adj.*

rea·gent (*rē'ājēnt*), *n.* *Chem.* a substance that, because of the reactions it causes, is used in analysis and synthesis. [1790-1800; **RE(ACT)** + **AGENT**; cf. **ACT**]

re·a·gin (*rē'ājēn*, *gīn*), *n.* *Immunol.* 1. Also called **Wassermann antibody**, an antibody formed in response to syphilis and reactive with cardiolipin in various blood tests for the disease. 2. an antibody found in certain human allergies, as hay fever and asthma. [1910-15; < G *Reagin*, equiv. to *reag(ieren)* to react + *-in* *-IN²*]

real' (*rē'äl*, *rēl*), *adj.* 1. true; not merely ostensible, nominal, or apparent: *the real reason for an act*. 2. existing or occurring as fact; actual rather than imaginary, ideal, or fictitious: *a story taken from real life*. 3. being an actual thing; having objective existence; not imaginary: *The events you will see in the film are real and not just made up*. 4. being actually such; not merely so-called: *a real victory*. 5. genuine; not counterfeit, artificial, or imitation; authentic: *a real antique*; *a real diamond*; *real silk*. 6. unfeigned or sincere: *real sympathy*; *a real friend*. 7. *Informal*: absolute; complete; utter: *She's a real brain*. 8. *Philos.* a. existent or pertaining to the existent as opposed to the nonexistent. b. actual as opposed to possible or potential. c. independent of experience as opposed to phenomenal or apparent. 9. (of money, income, or the like) measured in purchasing power rather than in nominal value: *Inflation has driven income down in real terms, though nominal income appears to be higher*. 10. *Optics*. (of an image) formed by the actual convergence of rays, as the image produced in a camera (opposed to *virtual*). 11. *Math.* a. of, pertaining to, or having the value of a real number. b. using real numbers: *real analysis*; *real vector space*. —adv. 12. *Informal*, very or extremely: *You did a real nice job painting the house*. —n. 13. See **real number**.

14. **for real**, *Informal*. a. in reality; actually: *You mean she dyed her hair green for real?* b. real; actual: *The company's plans to relocate are for real*. c. genuine; sincere: *I don't believe his friendly attitude is for real*. 15. *the real*, a. something that actually exists, as a particular quantity. b. reality in general. [1400-50; late ME < LL *realis*, equiv. to L *re-*, var. s. of *rēs* thing + *-alīs* *-AL¹*] —**real·ness**, *n.*

—**Syn.** 1-5. **REAL ACTUAL**, **TRUE** in general use describe objects, persons, experiences, etc., that are what they are said or purport to be. That which is described as **REAL** is genuine as opposed to counterfeit, false, or merely supposed: *a real emerald*; *real leather binding*; *My real ambition is to be a dentist*. **ACTUAL** usually stresses contrast with another state of affairs that has been proposed or suggested: *The actual cost is much less*; *to conceal one's actual motive*. **TRUE** implies a perfect correspondence with actuality and is in direct contrast to that which is false or inaccurate: *a true account of the events; not bravado but true courage*. See also **authentic**.

—**Usage.** The intensifying adverb **REAL**, meaning "very," is informal and limited to speech or to written representations of speech: *He drives a real beat-up old car*. The adjective **REAL** meaning "true, actual, genuine, etc." is standard in all types of speech and writing: *Their real reasons for objecting became clear in the discussion*. The informal adjective sense "absolute, complete" is also limited to speech or representations of speech: *These interruptions are a real bother*.

real² (*rā il'*; Sp. *re il'*), *n.* *pl.* **reals** (*rā älz'*, Sp. *reales* (*re ä'lēs*)), a former silver coin of Spain and Spanish America, the eighth part of a peso. [1605-15; < Sp. royal < L *regalis* *REGAL*]

real³ (*rā il'*; Port. *re il'*), *n.* sing. of **rels**.

real'ax/is (*rē'əl, rēl*), *Math.* the horizontal axis in an Argand diagram.

real'at estate' (*rē'əl, rēl*), *1.* property, esp. in land: *three acres of real estate*. *2.* See **real property**. [1705-15] —**re'al-es-tate'**, *adj.*

re'al-estate invest'ment trust', an unincorporated trust created for the purpose of investing in real property or to extend credit to those engaged in construction. Abbrev.: **REIT**

real/ag·gra·vate', *v.t.* *-vat-ed*, *-vat-ing*. —**real/gre·gate'**, *v.* *-gat-ed*, *-gat-ing*. —**real/gre·ga·tion**, *n.* —**real/gre·ga·tive**, *adj.* —**real/gre·ga·tive-ly**, *adv.*

real/ite', *v.* *-tated*, *-tat-ing*. —**real/i·ta·tion**, *n.*

real/line' (*rē'əl, rēl*), *Math.* 1. See **number line**. 2. the real axis in the complex plane.

real/ly (*rē'ə li'*), *v.t.*, *v.i.*, *-lied*, *-ly-ing*. to ally again or anew. [1425-75; late ME *realy* < MF *real(i)er*; see *RALLY¹*]

real/ly (*rē'ə li'*, *rē'lē*), *adv.* 1. in reality; actually: to see things as they really are. 2. genuinely or truly: a *really honest man*. 3. indeed: *Really, this is too much*. —*interj.* 4. (used to express surprise, exasperation, etc.) [1400-50; late ME; see **REAL¹**, **-LY**]

realm (*relem*), *n.* 1. a royal domain; kingdom: *the realm of England*. 2. the region, sphere, or domain within which anything occurs, prevails, or dominates: *the realm of dreams*. 3. the special province or field of something or someone: *the realm of physics; facts within the realm of political scientists*. [1250-1300; ME *realmē, reaume* < OF *realme*, deriv. of *reial* < L *regalis* *REGAL*]

—**Syn.** 1. See **kingdom**.

real/num·ber (*rē'əl, rēl*), *Math.* a rational number or the limit of a sequence of rational numbers, as opposed to a complex number. Also called **real**. [1905-10]

real/part' (*rē'əl, rēl*), *Math.* the number *a* in the complex number *a + bi*. Cf. **imaginary part**. [1960-65]

real/po·li·tik (*rā äl'pō/lē tēk'*, *rē-*), *n.* political realism or practical politics, esp. policy based on power rather than on ideals. Also, **Re-al/po·li·tik**. [1910-15; < G, equiv. to *real REAL¹* + *Politik* politics, policy; see **POLITIC**] —**real/po·li·tik-er**, (*rā äl'pō/lē tēk'r, rē-*), *n.*

real/pres·ence (*rē'əl, rēl*), *Theol.* the doctrine that the substance of the body and blood of Christ are present in the Eucharist. [1560-60]

real/prop·erty (*rē'əl, rēl*), *Law.* an estate or property consisting of lands and of all appurtenances to lands, as buildings, crops, or mineral rights (distinguished from *personal property*). [1760-70]

real/stor·age, (*rē'əl, rēl*), *Computers.* (in a virtual storage system) the portion of addressable memory that consists of main storage. Also called **real mem·ory**.

real/time' (*rē'əl, rēl*), *1.* *Computers.* the actual time elapsed in the performance of a computation by a computer, the result of the computation being required for the continuation of a physical process. *2.* the actual time during which a process takes place or an event occurs. *3.* *In real time*, *Informal*: at once; instantaneously. [1950-55]

real-time (*rē'əl tim'*, *rēl/-*), *adj.* *Computers.* of or pertaining to applications in which the computer must respond as rapidly as required by the user or necessitated by the process being controlled.

real·tor (*rē'əl tōr*, *tōr'*, *rēl/-*), *Trademark.* a person who works in the real-estate business and is a member of the National Association of Real Estate Boards, or one of its constituent boards, and abides by its Code of Ethics.

real·ty (*rē'əl tēz*, *rēl/-*), *n.* real property or real estate. [1400-50; late ME *reale*. See **REAL¹**, **-TY²**]

real/var·iable (*rē'əl, rēl*), *Math.* a variable to which only real numbers are assigned as values.

real/wag'es (*rē'əl, rēl*), *wages* estimated not in money but in purchasing power. Cf. **nominal wages**. [1880-85]

real/world' (*rē'əl, rēl*), *the realm of practical or actual experience, as opposed to the abstract, theoretical, or idealized sphere of the classroom, laboratory, etc.; recent college graduates looking for jobs in the real world of rising unemployment*. [1960-65] —**real·world'**, *adj.*

ream¹ (*rēm*), *n.* 1. a standard quantity of paper, consisting of 20 quires or 500 sheets (formerly 480 sheets), or 516 sheets (*printer's ream* or *perfect ream*). *2.* Usually, **reams**, a large quantity: *He has written reams of poetry*. [1350-1400; ME *rem(e)* < MF *reime*, *rame* < Sp *rema* < Ar *rīzmah* *bale*]

ream² (*rēm*), *v.t.* 1. to enlarge to desired size (a previously bored hole) by means of a reamer. *2.* to clear with a reamer; remove or press out by reaming. *3.* to extract the juice from: *to ream an orange*. *4.* *Slang.* *a.* to scold or reprimand severely (usually fol. by *out*). *b.* to cheat; defraud. [1805-15; orig. uncert.]

reamer (*rē'mər*), *n.* *1.* any of various rotary tools, with helical or straight flutes, for finishing or enlarging holes drilled in metal. *2.* any bladelike pick or rod used for scraping, shaping, or enlarging a hole: *a pipe reamer*. *3.* a kitchen utensil for extracting and collecting juice from fruits, having a deep saucerlike base and in the center a grooved cone on which the fruit half is pressed down by hand. *4.* *Dentistry.* a drill with a spiral blade, for enlarging root canals. [1815-25; *REAM¹* + *-ER¹*]

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reamer (*rē'mər*), *n.* *1.* a parallel hand reamer. *2.* a shell reamer.

reas·mer (*rēz'mər*), *n.* *1.* a person who makes or sells reams of paper. *2.* a person who prints or publishes books.

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reas·mer (*rēz*

transition area

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modulation. 3. a passage from one scene to another by sound effects, music, etc., as in a television program, theatrical production, or the like. —v.i. 4. to make a transition: *He had difficulty transitioning from enlisted man to officer.* [1545-55; < L *transitiōn-* (s. of *transitiō*) a going across, equiv. to *transit(us)* (ptp. of *transire* to cross, cf. TRANSIT) + *-iōn-* -ION] —*tran-si-tion-al, transi-tion-ar-y*, adj. —*tran-si-tion-al-ly*, adv.

—Syn. 1. changeover, passing, conversion.

transition ar ea, Ling. (in dialect geography) an area whose dialect has been influenced by the dialect of one or more neighboring focal areas. Cf. **focal area, relic area**. Also called **graded area**.

transi-tion el'ement, Chem. any element in any of the series of elements with atomic numbers 21-29, 39-47, 57-79, and 89-107, that in a given inner orbital has less than a full quota of electrons. Also called **transition metal**. [1920-25]

transi-tion probabili-ty, Math. the probability of going from a given state to the next state in a Markov process.

transi-tion tem-perature, Physics. a temperature at which a substance undergoes some abrupt change in its properties, as when it passes from the normal to the superconducting state. Also called **transition point**.

transi-tive (tran'si tiv, -zit), adj. 1. Gram. having the nature of a transitive verb. 2. characterized by or involving transition; transitional; intermediate. 3. passing over to or affecting something else; transcurrent. 4. Math. noting a relation in which one element in relation to a second element and the second in relation to a third element implies the first element is in relation to the third element, as the relation "less than or equal to."

—n. 5. Gram. See **transitive verb**. [1550-60; < LL *transiūtis*, equiv. to *L transit(us)* (see TRANSITION) + *-iūs -IVE*] —*transi-tive-ly*, adv. —*transi-tive-ness*, *transi-tiv-i-ty*, n.

transi-tive verb, Gram. a verb accompanied by a direct object and from which a passive can be formed, as *deny, rectify, elect*. [1580-90]

transi-tit-man (tran'sit man, -zit), n., pl. **-men**. Survey. a person who makes observations with a transit. [TRANSIT + -MAN]

tran-sit/num/ber, an identifying number assigned by a banking organization to a bank and printed on its checks.

transi-to-ry (tran'si tōrē, -tōrē, -zi), adj. 1. not lasting, enduring, permanent, or eternal. 2. lasting only a short time; brief; short-lived; temporary. [1325-75; ME *transitorie* < LL *transitorius* fleeting (see TRANSIT, -TORY); r. ME *transitoire* < MF < LL, as above] —*transi-to-ri-ly* (tran'si tōrē lē, -tōrē, tran'si tōrē, -tōrē, -zi), adv. —*transi-to-ri-ness*, n.

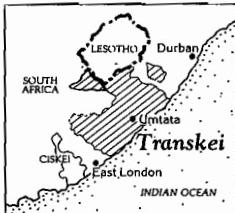
—Syn. 2. See **temporary**. —Ant. 2. permanent.

tran-sit shed', a building located on or near a pier (*piershed*) or wharf (*wharf shed*) used for short-term storage of cargo in transit.

tran-sit theod/o-lite, a theodolite having a telescope that can be transited. [1860-65]

Trans-jor-dan (trans jōr'dān, tranz-), n. an area east of the Jordan River, in SW Asia: a British mandate (1921-23); an emirate (1923-49); now the major part of the kingdom of Jordan. Also, **Trans-Jor/dan**.

Trans-kei (trans kā', -kī'), n. a self-governing Bantu territory of South Africa on the Indian Ocean: granted independence in 1976 by South Africa, but not recognized by any other country as an independent state. 1,900,000; 16,910 sq. mi. (43,798 sq. km). Cap.: Umtata. —*Trans-kei'an*, adj., n.



transl. 1. translated. 2. translation. 3. translator.

trans-late (trans-lāt', tranz-, trans-lat, tranz'-), v., *lated*, *lat-ing*. —v.t. 1. to turn from one language into another or from a foreign language into one's own: to translate Spanish. 2. to change the form, condition, nature, etc., of; transform; convert: to translate wishes into deeds. 3. to explain in terms that can be more easily understood; interpret. 4. to bear, carry, or move from one place, position, etc., to another; transfer. 5. Mech. to cause (a body) to move without rotation or angular displacement; subject to translation. 6. Computer. to convert (a program, data, code, etc.) from one form to another: to translate a FORTRAN program into assembly language. 7. Telegraphy. to retransmit or forward (a message), as by a relay. 8. Eccles. a. to move (a shop) from one see to another. b. to move (a see) from one place to another. c. to move (relics) from one place to another. 9. to convey or remove to heaven without physical death. 10. Math. to perform a translation on (a function, etc.). 11. to express the value of (a currency) in a foreign currency by applying the exchange rate. 12. to exalt in spiritual or emotional ecstasy; enrapture. —v.i. 13. to provide or make translation; act

as translator. 14. to admit of translation: *The Greek expression does not translate easily into English.* [1250-1300; ME *translaten* < L *translatus* (ptp. of *transferre* to transfer), equiv. to *trāns-* *TRANS-* + *-latus* (suppletive ptp. of *ferre* to BEAR!), earlier **tlātus*, equiv. to **tlā-* bear (akin to THOLE²) + *-tus* ptp. suffix] —*trans-lat'a-ble*, adj. —*trans-lat'a-bil-i-ty, trans-lat'a-ble-ness*, n.

trans-lat'er (trans lä'tər, tranz-, trans'lä ter, tranz'-), n. translator (def. 1).

trans-la-tion (trans lä'shən, tranz-), n. 1. the rendering of something into another language or into one's own from another language. 2. a version of such a rendering: a new translation of Plato. 3. change or conversion to another form, appearance, etc.; transformation: a swift translation of thought into action. 4. the act or process of translating. 5. the state of being translated. 6. Motion in which all particles of a body move with the same velocity along parallel paths. 7. Telegraphy. the retransmitting or forwarding of a message, as by relay. 8. Math. a. a function obtained from a given function by adding the same constant to each value of the variable of the given function and moving the graph of the function a constant distance to the right or left. b. a transformation in which every point of a geometric figure is moved the same distance in the same direction. 9. Genetics. the process by which a messenger RNA molecule specifies the linear sequence of amino acids on a ribosome for protein synthesis. Cf. **genetic code**. [1300-50; < L *translatiōn-* (s. of *translatiō*) a transferring, equiv. to *translati(us)* (see TRANSLATE) + *-iōn-* -ION; r. ME *translatiōn* (ptp. of *transmigrare* to depart, migrate). See TRANS-, MIGRATE] —*trans-mi-gra-tor*, n. —*trans-mi-gra-tory* (trans mi'grātōrē, -torē, tranz-), adj. —*trans-mi-grative*, adj.

trans-mi-gration (trans mi grā'shən, tranz-), n. 1. the act of transmigrating. 2. the passage of a soul after death into another body; metempsychosis. Cf. **reincarnation**. [1250-1300; ME *transmigracion* < LL *transmigratiōn-* (s. of *transmigratiō*) removal. See TRANS-, MIGRATION]

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transla/tion of ax'es (ak'sēz), Math. the process of replacing the axes in a Cartesian coordinate system with a new set of axes, parallel to the first, used to write equations of curves not centered about the origin.

transla/tive (trans lä'tiv, tranz-, trans'lā, tranz'-), adj. 1. of or pertaining to the transfer of something from one person, position, or place to another. 2. of translation; serving to translate. 3. **Gram.** noting a case, as in Finnish, whose distinctive function is to indicate a change from one state to another. —n. 4. the translative case. [1580-90; < L *translātus*, equiv. to *translati-us* (see TRANSLATE) + *-iūs -IVE*]

transla/tor (trans lä'tər, tranz-, trans'lä ter, tranz'-), n. 1. Also, **translator**, a person who translates. 2. **Television.** a relay station that receives programming on one frequency and rebroadcasts it at another frequency for improved local reception. [1350-1400; ME *translatōr* (< MF) < LL *translātor* (L one who transfers a thing); see TRANSLATE, -TOR].

translit'er-ate (trans lit'ə rāt', tranz-), v.t., *-ated*, *-at-ing*. to change (letters, words, etc.) into corresponding characters of another alphabet or language: to *transliterate the Greek X as ch*. [1860-65; TRANS- + L *liter(a) LETTER¹* + *-ATE¹*] —*translit'er-a-tion*, n. —*translit'er-a-tor*, n.

translo/cate (trans lō/kāt, tranz-), v.t., *-cat-ed*, *-cat-ing*. to move or transfer from one place to another; cause to change location; displace; dislocate. [1825-35; TRANS- + LOCATE]

translo-ca-tion (trans lō kā'shən, tranz-), n. 1. a change of location. 2. **Genetics.** a chromosomal rearrangement in which a segment of genetic material from one chromosome becomes heritably linked to another chromosome. 3. Bot. the conduction of soluble food material from one part of a plant to another. [1615-25; TRANS- + LOCATION]

translu-cent (trans lō'sənt, tranz-), adj. 1. permitting light to pass through but diffusing it so that persons, objects, etc., on the opposite side are not clearly visible: *Frosted window glass is translucent but not transparent*. 2. easily understandable; lucid: *translucent explication*. 3. clear; transparent: *translucent seawater*. [1590-1600; < L *translūcent-* (s. of *translūcēns*), prp. of *translūcere* to shine through. See TRANS-, LUCENT] —*translu-cence, translu'cu-ency*, n. —*translu'cent-ly*, adv.

—Syn. 1. See **transparent**. —Ant. 1. opaque.

translu-cid (trans lō'sid, tranz-), adj. translucent. [1620-30; < L *translūcidus* clear, transparent. See TRANS-, LUCID]

translu-ci-dus (trans lō'si dəs, tranz-), adj. Meteol. (of a cloud) sufficiently transparent as not to obscure the sun, moon, or higher clouds. [< NL; see TRANSLUCID]

translu-nar (trans lō'ñär', tranz-; trans lō'ñär', tranz'-), adj. 1. translunar. 2. Aerospace, Astron. of or pertaining to the region of space extending beyond the moon's orbit. [1925-30; TRANS- + LUNAR]

translu-nar-y (trans lō'ñär'ē, tranz-; trans lō'ñär'ē, tranz'-), adj. 1. situated beyond or above the moon; superlunar. 2. celestial, rather than earthly. 3. ideal; visionary. Also, **translunar**. [1620-30; TRANS- + lunar < F *lun(aire)* or L *lun(a)r* LUNAR + -ARY]

trans-ma-rine (trans'mā rén', tranz-), adj. 1. being on or coming from the opposite side of the sea or ocean. 2. being or crossing over the sea or ocean. [1575-85; < L *transmarinus*. See TRANS-, MARINE]

trans-mem-brane (trans mem'bren, tranz-), adj. Biol. occurring across a membrane, as an electric poten-

tial or the transport of ions or gases. [1940-45; TRANS- + MEMBRANE]

trans-meth.yl-a-tion (trans'mēth'ēlā'shən, tranz-), n. Chem. the transfer of a methyl group from one compound to another. [TRANS- + METHYLATION]

trans-mi-grant (trans mi'grənt, tranz-), n. 1. a person or thing that transmigrates. 2. a person passing through a country or place on the way to another place in which he or she intends to settle. —adj. 3. passing from one place or state to another. [1665-75; < L *transmigrātor* (s. of *transmigrāre* to depart, migrate) to depart, migrate. See TRANS-, MIGRANT]

trans-mi-grate (trans mi'grāt, tranz-), v., *-grat-ed*, *-grat-ing*. —v.i. 1. to move or pass from one place to another. 2. to migrate from one country to another in order to settle there. 3. (of the soul) to be reborn after death in another body. —v.t. 4. to cause to transmigrate, as a soul; transfer. [1400-50; late ME < L *transmigrātus* (ptp. of *transmigrare* to depart, migrate). See TRANS-, MIGRATE] —*trans-mi/grator*, n. —*trans-mi-gratory* (trans mi'grātōrē, -torē, tranz-), adj. —*trans-mi-grative*, adj.

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transmis-sion line, Elect. a system of conductors, as coaxial cable, a wave guide, or a pair of parallel wires, used to transmit signals. [1905-10]

transmis-sion stop/ sys tem. See **T-stop system**.

trans-Mis-sis-sip-pi (trāns'mis'sipī, tranz-), adj. across or beyond the Mississippi River. —*trans-Mis-sis-sip-pi-an*, n.

trans-mis-siv-i-ty (trans'mi siv'i tē, tranz-), n. Physics. a measure of the ability of a material or medium to transmit electromagnetic energy, as light. Cf. **transmittance**. [1910-15; TRANSMISS(ION) + *-IVE* + *-TY*]

trans-mis-som-e-ter (trans'ma som'i tar, tranz-), n. **Meteorol.** an instrument for measuring visibility or the transmission of light in the atmosphere. Also called **hazemeter, transmittance me-ter**. [1930-35; TRANSMISS(ION) + *-O-* + *METER*]

trans-mit (trans mit', tranz-), v., *-mit-ted*, *-mit-ting*. —v.t. 1. to send or forward, as to a recipient or destination; dispatch; convey. 2. to communicate, as information or news. 3. to pass or spread (disease, infection, etc.) to another. 4. to pass on (a genetic characteristic) from parent to offspring: *The mother transmitted her red hair to her daughter*. 5. **Physics.** a. to cause (light, heat, sound, etc.) to pass through a medium. b. to convey or pass along (an impulse, force, motion, etc.). c. to permit (light, heat, etc.) to pass through: *Glass transmits light*. 6. **Radio and Television.** to emit (electromagnetic waves). —v.i. 7. to send signal by wire, radio, or television waves. 8. to pass on a right or obligation to heirs or descendants. [1350-1400; ME *transmitter* < L *transmittere* to send across; equiv. to *trans-* *TRANS-* + *mittere* to send] —*trans-mit'ta-ble, trans-mit'ti-ble*, adj.

—Syn. 1. transfer, remit. 2. bear. See **carry**.

trans-mit-tal (trans mit'l, tranz-), n. transmission. [1715-25; TRANSMIT + *-AL²*]

trans-mit-tance (trans mit'ns, tranz-), n. Physics. the ratio of the radiant flux transmitted through and emerging from a body to the total flux incident on it; equivalent to one minus the absorptance. Also called **transmission**. [1850-55; TRANSMIT + *-ANCE*]

trans-mit-ter (trans mit'er, tranz-), n. 1. a person or thing that transmits. 2. Also called **transmitting set**. Radio, a device for sending electromagnetic waves; the part of a broadcasting apparatus that generates and modulates the radiofrequency current and conveys it to the antenna. 3. the part of a telephonic or telegraphic apparatus that converts sound waves or mechanical movements into corresponding electric waves or impulses. 4. Biochem. neurotransmitter. [1720-30; TRANSMIT + *-ER¹*]

trans-mog-ri-fy (trans mog're fī', tranz-), v.t., *-fied*, *-fy-ing*. to change in appearance or form, esp. strangely or grotesquely; transform. [1650-60; earlier also *transmogrify, transmograph*; appar. a pseudo-Latinism with TRANS-, -IFY] —*trans-mog'ri-fi-ca-tion*, n.

CONCISE PRONUNCIATION KEY: act, cāp; dār, pārt; set, ēquāl; if, ice; over, o'er; order, oil, bōok, boot, ou; ūrge; child, sing; shoe; thin, thāt; zh as in treasure. ā = a as in alone, e as in system, i as in easily, o as in gallop, u as in circus; ī as in fire (fir'), hour (ou'); l and n can serve as syllabic consonants, as in cradle (krādl), and button (but'n). See the full key inside the front cover.

trans-mound', u.t. **trans-mun-dane', adj.** **trans-mus-cle, n.** **trans-nor'mal, adj.** *-ly, adv.* **trans-mu-tal, adj.** *-ly, adv.* **trans-nat'ural, adj.** *-ly, adv.* **trans-or'bi-tal, adj.**

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